

ENERGY RATED HOMES MIDWEST

INDIANA COMMUNITY ACTION
ASSOCIATION

ENERGY RATED HOMES MIDWEST

- HERS/EEM PROGRAM
 - Home Energy Rating System
 - Energy Efficient Mortgage
- Private/Public Partnership
- Steering Committee membership
 - Appraiser, Builder, Lender, Utility
 - Consumer, Government, University

ENERGY RATED HOMES MIDWEST

- Voluntary, market driven, fuel neutral
- Mission: Increase residential energy efficiency
- Goals:
 - New, existing, single/multi-family
 - Increase use of energy efficient mortgages
 - More affordable housing
 - Increase consumer/industry awareness

ENERGY RATED HOMES MIDWEST

- Staffed by IN-CAA
- ERHM contracted by Indiana and Michigan State Energy Offices
- ERHM affiliated with Energy Rated Homes of America - Nonprofit organization with secondary mortgage market recognition
- 42 states with HERS/EEM programs:

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Rates Home's Energy Efficiency from
1 to 5 Stars taking into consideration:

- Insulation levels
- Air Infiltration rate w/ Blower Door
- Heating/cooling equipment efficiency
- Plus various other building components
- Produces various outputs including estimated utility cost, equipment sizing, and rating related information.

ERHM: How it works

- Buyer/Owner/Lender/Builder/other hires ERHM certified Rater (\$300-\$400)
- Rating Inspection w/ Blower Door
- ERHM issues official rating sheet
- Rating sheet added to loan package to document energy efficiency for EEM

NEW CONSTRUCTION

- Plans and Specs
- What if Scenarios
- Sizing Calculations
- Framing and Insulation Inspection
- Ductwork Inspection
- Blower Door after Carpet and Trim

Rating Creates Market Incentives for Efficiency

- Consumer Information
- Identifies cost effective upgrades (new and existing)
- Energy Code Compliance
- Efficiency comparisons house to house
- Estimates utility cost
- Easier to utilize EEM's

EPA ENERGY STAR HOMES

- Memorandum of Understanding (MOU)
- 5 Star Goal (30% better than EN Code)
- Marketing Material
- Financial Incentives
- Financial Software
- Sales Training
- National Recognition





Energy Rated Homes

MIDWEST